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From: karel541@yahoo.com

Sent: Monday, April 10, 2006 11:30 AM To: STARSMail

Subject: [STARS] - To whom it may concern:

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To whom it may concern: I have become aware of wal-Mart attempting to enter the financial world with an unregulated banking system of its own design.

I believe this will be come unfair concertration of financial power which will be to the detriment of the consuming public. I have witnessed the companies perditory polices in the retail market therefore I believe that they will do the same in the financial markets. These practices drive out competition and allow the empire to further raise prices to garner more profits. They are only lower price when there is competition. Other wise profits abound. Do you expect that orginazition to change its business practices? I don't.

I request that the FDIC denie their application and place limits on LLC's to close that back door approach. Respectfully submitted, Carl F. Bublak